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DAC*

**CONFIDENTIAL FACSIMILE**

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Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450  
USA

**Attention: Office of Petitions**

Facsimile No: 001 (571) 273 8300  
Pages: 1  
CONFIRMATION VIA MAIL

*CONFIRMATION*

**13 May 2009**

Your Ref:

Our Ref: JOL 507337NZPR

Contacts:  
Wes Jones – Partner/Team Leader  
Richard Clement – Associate  
Ben Halberg – Patent Executive  
Jonathan Lucas – Patent Executive  
Diane Varnam – PA/Team Administrator

Dear Sirs/Madam

**Easecredit  
United States Patent Application No. 10/599,070  
E-MAIL BANK ACCOUNT STATEMENT FOR INTERNET  
BANKING WHEN CARRYING OUT ONLINE PAYMENTS VIA E-  
MAIL AND METHOD FOR PREPARING AN E-MAIL BANK  
ACCOUNT STATEMENT**

**Re: Renewed Petition under 37 CFR 1.181 to Withdraw the  
Holding of Abandonment**

We have been requested by our clients to forward a certified copy of New Zealand Patent No. 549918 to the US Office of Petitions in relation to US Patent Application No. 10/599,070 filed on 19 September 2006 under Attorney Docket No. AP113-06. We **enclose** the required certified copy with the confirmation copy of this letter for your attention.

Yours faithfully  
**Baldwins Intellectual Property**

**Wes Jones / Jonathan Lucas**  
Partner / Patent Executive

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*Quoting Our Ref on all communications enables us to respond efficiently.*

This letter and any accompanying documents may contain privileged and confidential information. If you are not the intended recipient, your use of the information is strictly prohibited.

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## CERTIFICATE

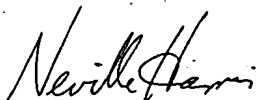
This certificate is issued in support of an application for Patent registration in a country outside New Zealand pursuant to the Patents Act 1953 and the Regulations thereunder.

I hereby certify that annexed is a true copy of the Complete Specification as at the date of issue of this certificate in connection with Letters Patent 549918 in the name of EASECREDIT.

I further certify that Patent Number 549918 was sealed on 12 March 2009 and registered as of 20 September 2004, expires on 20 September 2011 and may be renewed for additional periods up to 20 September 2024.

I further certify that pursuant to a claim under Section 24(1) of the Patents Act 1953, a direction was given that the application proceed in the name of IRRI-POD LIMITED.

Dated 5 May 2009.



Neville Harris  
Commissioner of Patents, Trade Marks and Designs



## LETTERS PATENT

Number 549918

ELIZABETH THE SECOND, by the Grace of God Queen of New Zealand and Her Other Realms and Territories, Head of the Commonwealth, Defender of the Faith; To all to whom these presents shall come, Greeting:

WHEREAS pursuant to the Patents Act 1953 an application has been made for a patent of an invention for

**E-mail bank account statement for internet banking when carrying out online payments via e-mail and method for preparing an e-mail bank account statement**

(more particularly described in the complete specification relating to the application)

AND WHEREAS

**EASECREDIT, Wintermattweg 22, CH-3018, Bern, Switzerland**

(hereinafter together with his or their successors and assigns or any of them called "the patentee") is entitled to be registered as the proprietor of the patent hereinafter granted:

Address for service: BALDWINS INTELLECTUAL PROPERTY, Level 14, Baldwins Centre, 342 Lambton Quay, Wellington 6011, New Zealand

NOW, THEREFORE, We by these letters patent give and grant to the patentee our special licence, full power, sole privilege, and authority, that the patentee by himself, his agents, or licensees and no others, may subject to the provisions of any statute or regulation for the time being in force make, use, exercise and vend the said invention within New Zealand and its dependencies during a term of twenty years from 20 September 2004 and that the patentee shall have and enjoy the whole profit and advantage from time to time accruing by reason of the said invention during the said term:

AND WE strictly command all our subjects whomsoever within New Zealand and its dependencies that they do not at any time during said term either directly or indirectly make use of or put into practice the said invention, nor in any way imitate the said invention without the consent, licence, or agreement of the patentee in writing under his hand, on pain of incurring such penalties as are prescribed by law and of being answerable to the patentee according to law for his damages thereby occasioned:

PROVIDED ALWAYS:

- (1) That these letters patent shall determine and become void if the patentee does not from time to time pay the renewal fees prescribed by law in respect of the patent:
- (2) That these letters patent are revocable on any of the grounds prescribed by the Patents Act 1953 as grounds for revoking letters patent:
- (3) That nothing in these letters patent shall prevent the granting of licences in the manner in which and for the considerations on which they may by law be granted:
- (4) That these letters patent shall be construed in the most beneficial sense for the advantage of the patentee.

IN WITNESS whereof We have caused these letters patent to be signed and sealed on 12 March 2009 with effect from 20 September 2004.



Neville Harris  
Commissioner of Patents, Trade Marks and Designs

5 **E-MAIL BANK ACCOUNT STATEMENT FOR INTERNET BANKING WHEN CARRIED  
OUT ON-LINE PAYMENTS VIA ELECTRONIC MAIL AND METHOD FOR PREPARING AN  
E-MAIL BANK ACCOUNT STATEMENT**

**Description**

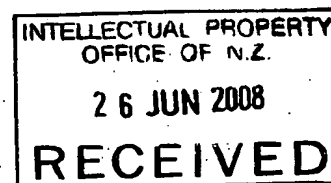
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Since the invention of Internet it is known that there is always a certain period of delay in the course taken by the transfer of the money to be electronically transmitted, for example payment by credit cards as well as by Internet banking as well as conventional banking before the payment and the corresponding bank account statement can be delivered. During this period of waiting, in order to protect the user against fraud, bookkeeping errors, computer system errors as well as human errors, particularly having regard to encrypted Internet connection the bank account and credit card owner are inadequately protected because the standard delay period before a detailed bank account statement becomes available for a credit card owner is not less than 20 days. In the event of fraud during this delay period a risk exists of increasing annoyance as well as court proceedings. The trend in Internet banking is that whoever wants a monthly statement of account in paper format must pay therefor. This may cost more than CHF3 per statement per bank per month. Such a high fee and long delay for bank account statements may not only hamper the use of the conventional banking system but may even enable swindlers to commit credit card fraud, etc., occasionally even leading to the total loss of the assets of the bank account. The structure of Internet banking and credit card service offers a certain degree of protection against the aforementioned effects of the lack of a paper bank account statement, back readable data banks and fraud, but is in certain cases inadequate so that additional expedients are required.

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The generally know expedients for preventing or mitigating on-line money transfer fraud comprise the delivery of detailed bank account statements, not earlier than 2 working days after the on-line payment delivery, for example, the bank account statement after a payment by way of electronic accounting cannot be called up immediately after the transfer by way of the website of the issuing bank. Which ever way, it takes several days before the account statement can be produced. The disadvantage in the application of the afore described

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5 conventional measures against credit card fraud and a reduction of standard delay periods for the delivery of bank account statement reports, as confirmed by experiment; resides in that where such on-line payment needs to be protected, relatively long delays apply and cost are too high so that valuable property may be lost.

10 It is an object of the invention:

to propose a simple, secure and detailed electronic bank account statement which can be delivered instantly via e-mail, for Internet money transfers, which is to protect the on-line payment effectively against swindlers and significantly reduces the long delay periods for the bank account extract, that is to say, to remove the aforesaid  
15 disadvantages of the afore described conventional protective measures, thereby to provide advantages,  
and to disclose a process for the production of such e-mail bank account statement.

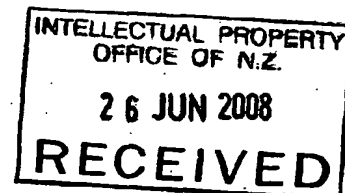
It is an alternative object of the invention to at least provide the public with a useful choice  
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According to a first embodiment of the invention, there is provided a process for issuing an e-mail account statement comprising:

submitting an online money transfer request to a web server; and  
transmitting an e-mail account statement updated according to the online money  
25 transfer request within a few minutes of the said step of submitting an online money transfer request to the web server.

According to a further embodiment of an electronic mail system, the e-mail bank account statement is composed of an address of the issuing bank, title, date, accounting text, debit,  
30 credit, currency and balance components, wherein the accounting text provides a descriptive list of bank transfers. As a sub-item the e-mail bank account statement includes applicable legal notices. The contents of the e-mail bank account statement provide a detailed financial report of the bank account movements. This e-mail bank account statement can be produced conveniently within a few minutes.

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The advantages attained by the invention reside in that, as confirmed by test, the delivery of the e-mail bank account statement takes place in minutes instead of days after an on-line money transfer. The reduction of the standard delay period for e-mail bank account statements which reaches the credit card bank account and credit card owner within minutes is not attained in respect of speed and detail of the bank statement by any comparable known conventional bank account statement system.

A conventional bank account statement would for the same effect be very costly, approximately thirty fold and sometimes even more than the corresponding attainable costs for the bank account statement according to the invention. The attainable delay reduction for the e-mail bank account statement delivery has the effect that for an e-mail bank account statement which corresponds to the quality requirements of the banking system in the context of on-line money transfer, the resultant fraud, bookkeeping errors and computer errors can be avoided. The proposed e-mail bank account statement for the protection of on-line money transfers can be produced easily and cheaply and can be used economically safely.

In the following the invention will be further elucidated by way of a working example in conjunction with the drawings.

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There is shown in:

Fig.1 a perspective view of an e-mail including the e-mail bank account statement according to the invention.

Fig.2 a perspective view of a web application architecture system for the e-mail bank account statement.

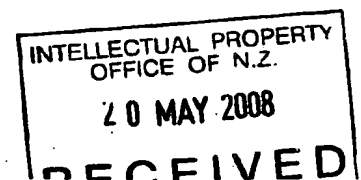
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In Fig. 1, 1 denotes a title denoting an e-mail bank account statement. The account numbers can also be given here. Item 2 denotes the name and address of the issuing bank. Items 3 to 8 denote the items: date, accounting text, debit, credit, currency and balance. The accounting text 4 provides for a description as well as balance carried forward, end beneficiary, recipient, initial information, on instructions of, etc. The balance 8 is shown on the far right side and includes balancing for purposes of an up to date e-mail bank account statement which is useful for the account holder. This is likewise illustrated as turnover 9 under the heading of accounting text 4. The central portion 9 includes a salutation with the name of the bank. The legal paragraph 11 serves to provide legal protection in order to

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- 5 avoid misuse of the e-mail bank account statement as well as notification on data protection.

According to Fig. 2 a Web browser 12 is provided by which the money transfer can be actuated and the money recipient 13 denotes a mobile telephone (cellular telephone). Both items 12 and 13 are connected to the item Web Server 17. The server 21 includes an upper  
10 portion server script 20 and in the left hand lower portion data store 18 and in the right hand lower portion mail server 19. The server script or program includes user data for purposes of verification of the user. The data store 18 and the mail server 19 are not directly interconnected. The data store 18 serves 30 for the storage of protected data of the user. The e-mail bank account statement is produced by the mail server 19 only after successful  
15 conclusion of the verification process by the program 20. The proposed e-mail bank account statement with its special properties is generated within a few minutes provided the data of the user corresponds to the protected data in the data store 18.



## 5 Claims

1. A process for issuing an e-mail account statement comprising:  
submitting an online money transfer request to a web server; and  
transmitting an e-mail account statement updated according to the online  
money transfer request within a few minutes of the said step of submitting an  
online money transfer request to the web server.
2. A process as claimed in Claim 1, wherein the process comprises executing a server  
script as a result of the online money transfer request to the web server.
3. A process as claimed in Claim 2, wherein the process comprises transmitting the  
email account statement by a mail server as a result of executing the server script.
4. A process as claimed in any of the preceding claims, wherein the email account  
statement is transmitted to one or more recipients.
5. A process for issuing an e-mail account statement substantially as hereinbefore  
described with reference to any one of the embodiments shown in the drawings.

